

REMARKS

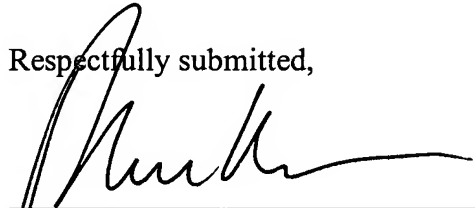
As recited above, Applicant has added new claim 2 to the application to cover another embodiment of the magnetic strip reader. In addition, Applicant has added new claims 3-22 to cover various method inventions disclosed in the specification. Finally, Applicant has added claim 23 to the application to cover an encoded paper business card. The amendment does not narrow the scope of the existing claim.

CONCLUSION

In view of the foregoing, Applicant respectfully requests that the preliminary amendment be entered and that the application as amended be considered on the merits and allowed.

Dated: May 7, 2004

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Ronald Abramson', written over a horizontal line.

Ronald Abramson (Reg. No. 34,762)

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